

ABSTRACT OF THE DISCLOSURE

A thermal recording material including a substrate; a thermal coloring layer which is located overlying the substrate and which includes a leuco dye and a developer for 5 coloring the leuco dye upon application of heat; and a protective layer which is located overlying the thermal coloring layer and which includes a binder resin, a crosslinking agent and a filler, wherein the binder resin in the protective layer includes a polyvinyl alcohol having a silanol group, and 10 the crosslinking agent includes a zirconium compound of lactic acid.